

CALIFORNIA CONSUMER COMPLAINT STUDY - 2003

50 LARGE INDIVIDUAL LIFE INSURERS LICENSED TO CONDUCT BUSINESS IN CALIFORNIA

RATIO for COMPLAINT YEARS - 2000, 2001 and 2002

'02 Rank	Company Name (from Best to Worst)	2002 Mean Policies in-forced	Justified Complaint Ratio			Number of Justified Complaints		
			2002	2001	2000	2002	2001	2000
1	FARMERS NEW WORLD LIFE INSURANCE COMPANY	318,060	0.0	0.6	0.3	0	2	1
2	GERBER LIFE INSURANCE COMPANY	154,370	0.0	0.0	0.0	0	0	0
3	JOHN HANCOCK LIFE INSURANCE COMPANY	150,345	0.0	2.6	0.6	0	4	1
4	WESTERN RESERVE LIFE ASSURANCE CO OF OHIO	119,588	0.0	0.0	0.9	0	0	1
5	MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	116,781	0.0	0.0	0.8	0	0	1
6	VALLEY FORGE LIFE INSURANCE COMPANY	100,718	0.0	3.0	1.0	0	3	1
7	JACKSON NATIONAL LIFE INSURANCE COMPANY	96,415	0.0	1.0	0.0	0	1	0
8	FORTIS BENEFITS INSURANCE COMPANY	92,902	0.0	0.0	0.0	0	0	0
9	BC LIFE & HEALTH INSURANCE COMPANY	87,203	0.0	0.0	0.0	0	0	0
10	AMERICAN INCOME LIFE INSURANCE COMPANY	86,181	0.0	1.2	0.0	0	1	0
11	LINCOLN BENEFIT LIFE COMPANY	75,708	0.0	1.5	1.7	0	1	1
12	PRINCIPAL LIFE INSURANCE COMPANY	74,284	0.0	0.0	0.0	0	0	0
13	JEFFERSON PILOT FINANCIAL INSURANCE COMPANY	68,137	0.0	0.0	1.2	0	0	1
14	NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION	66,572	0.0	0.0	0.0	0	0	0
15	GOLDEN STATE MUTUAL LIFE INSURANCE COMPANY	66,117	0.0	0.0	1.4	0	0	1
16	FEDERAL KEMPER LIFE ASSURANCE COMPANY	64,991	0.0	1.7	3.6	0	1	2
17	USAA LIFE INSURANCE COMPANY	63,543	0.0	0.0	0.0	0	0	0
18	PHYSICIANS LIFE INSURANCE COMPANY	63,024	0.0	0.0	0.0	0	0	0
19	FIRST PENN-PACIFIC LIFE INSURANCE COMPANY	56,949	0.0	0.0	0.0	0	0	0
20	PRUCO LIFE INSURANCE COMPANY	56,528	0.0	0.0	0.0	0	0	0
21	MONUMENTAL LIFE INSURANCE COMPANY	55,130	0.0	1.8	5.3	0	1	3
22	HARTFORD LIFE INSURANCE COMPANY	54,129	0.0	1.8	0.0	0	1	0
23	NATIONAL BENEFIT LIFE INSURANCE COMPANY	53,112	0.0	0.0	0.0	0	0	0
24	MONY LIFE INSURANCE COMPANY	52,088	0.0	1.8	0.0	0	1	0
25	MIDLAND NATIONAL LIFE INSURANCE COMPANY	51,159	0.0	0.0	0.0	0	0	0
26	JOHN HANCOCK VARIABLE LIFE INSURANCE COMPANY	48,948	0.0	2.2	5.2	0	1	2
27	NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INSURANCE	47,503	0.0	0.0	0.0	0	0	0
28	AMERUS LIFE INSURANCE COMPANY	45,975	0.0	0.0	2.4	0	0	1
29	SURETY LIFE INSURANCE COMPANY	45,521	0.0	0.0	0.0	0	0	0
30	STATE FARM LIFE INSURANCE COMPANY	506,311	0.2	0.0	0.2	1	0	1
31	METROPOLITAN LIFE INSURANCE COMPANY	478,063	0.2	1.0	1.2	1	5	6
32	NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY (THE)	259,442	0.4	0.0	0.8	1	0	2
33	AMERICAN NATIONAL INSURANCE COMPANY	245,323	0.4	0.0	1.2	1	0	3
34	TRANSAMERICA OCCIDENTAL LIFE INSURANCE COMPANY	206,040	0.5	1.0	1.0	1	2	2
35	PRUDENTIAL INSURANCE COMPANY OF AMERICA (THE)	614,350	0.5	0.6	0.3	3	4	2
36	EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES (THE)	134,313	0.7	0.7	0.0	1	1	0
37	PRIMERICA LIFE INSURANCE COMPANY	266,528	0.8	1.5	0.8	2	4	2
38	GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	248,883	0.8	0.4	0.0	2	1	0
39	NEW YORK LIFE INSURANCE COMPANY	483,654	0.8	0.0	0.6	4	0	3
40	UNITED OF OMAHA LIFE INSURANCE COMPANY	112,571	0.9	0.0	0.9	1	0	1
41	FIRST COLONY LIFE INSURANCE COMPANY	168,554	1.2	1.2	2.8	2	2	4
42	ALLSTATE LIFE INSURANCE COMPANY	159,736	1.3	1.2	1.8	2	2	3
43	AMERICAN GENERAL LIFE INSURANCE COMPANY	124,901	1.6	0.0	1.9	2	0	1
44	WEST COAST LIFE INSURANCE COMPANY	58,952	1.7	2.0	9.2	1	1	4
45	PACIFIC LIFE INSURANCE COMPANY	58,563	1.7	0.0	3.5	1	0	2
46	UNITED INSURANCE COMPANY OF AMERICA	169,669	1.8	1.7	0.6	3	3	1
47	AMERICAN GENERAL LIFE AND ACCIDENT INSURANCE COMPANY	156,528	1.9	3.1	2.3	3	5	4
48	RELIASTAR LIFE INSURANCE COMPANY	51,500	1.9	0.0	2.2	1	0	1
49	REASSURE AMERICA LIFE INSURANCE COMPANY	48,309	2.1	3.4	4.3	1	1	2
50	CONSECO LIFE INSURANCE COMPANY	123,583	5.7	9.2	16.9	7	11	17

NOTE: Complaint Ratio is based on the number of Justified Complaints to 100,000 Mean Policies in-forced.